

Information to identify the case:

Debtor 1	Shamik A. Bernard	Social Security number or ITIN	xxx-xx-7755
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-25909-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Shamik A. Bernard
fka Shamik Bernard

11/22/19

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Shamik A. Bernard
 Debtor

Case No. 19-25909-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 26

Date Rcvd: Nov 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2019.

db
 518414228 +Shamik A. Bernard, 2284 Ward Drive, Rahway, NJ 07065-2129
 +Conduent/ACS, Attn: Bankruptcy, Po Box 7051, Utica, NY 13504-7051
 518414229 +Dana Lashawn Scott, 65 Tarheel Drive, Clinton, NC 28328-9756
 518414232 +Equifax, POB 740241, Atlanta, GA 30374-0241
 518414233 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
 518414236 +Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
 518414238 +New Jersey Gross Income Tax, P.O. Box 046, Trenton, NJ 08646-0046

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 23 2019 00:11:17 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 23 2019 00:11:15 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518414223 +EDI: AMEREXPR.COM Nov 23 2019 04:58:00 Amex, Correspondence/Bankruptcy, Po Box 981540,
 El Paso, TX 79998-1540
 518414224 +EDI: TSYS2.COM Nov 23 2019 04:58:00 Barclays Bank Delaware, Attn: Correspondence,
 Po Box 8801, Wilmington, DE 19899-8801
 518414225 +EDI: CAPITALONE.COM Nov 23 2019 04:58:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 518414226 +EDI: CHASE.COM Nov 23 2019 04:58:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,
 Wilmington, DE 19850-5298
 518414227 +Fax: 602-659-2196 Nov 23 2019 00:25:34 Chex System, 7805 Hudson Road, suite 100,
 Saint Paul, MN 55125-1703
 518414231 EDI: DIRECTV.COM Nov 23 2019 04:58:00 Direct TV, 2230 E. Imperial Hwy, Corporate office,
 El Segundo, CA 90245
 518414230 +EDI: NAVIENTFKASMDOE.COM Nov 23 2019 04:58:00 Dept of Ed / Navient, Attn: Claims Dept,
 Po Box 9635, Wilkes Barr, PA 18773-9635
 518414234 +EDI: IRS.COM Nov 23 2019 04:58:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346
 518414235 +E-mail/Text: bk@lendingclub.com Nov 23 2019 00:11:30 LendingClub, Attn: Bankruptcy,
 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
 518414237 E-mail/Text: bankruptcynotice@nymcu.org Nov 23 2019 00:11:28 Municipal Credit Union,
 Attn: Bankruptcy, Po Box 3205, New York, NY 10007
 518414239 +EDI: RMSC.COM Nov 23 2019 04:58:00 PayPal Credit, PO BOX 105658, Atlanta, GA 30348-5658
 518414240 +E-mail/Text: bankruptcyteam@quickenloans.com Nov 23 2019 00:11:27 Quicken Loans,
 Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-1906
 518414241 +EDI: RMSC.COM Nov 23 2019 04:58:00 Synchb/hhgreg, Attn: Bankruptcy, Po Box 965060,
 Orlando, FL 32896-5060
 518414242 +EDI: RMSC.COM Nov 23 2019 04:58:00 Synchrony Bank/PayPal Cr, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060
 518414244 E-mail/Text: DASPUBREC@transunion.com Nov 23 2019 00:10:55 TransUnion,
 555 W. Adams Street, Chicago, IL 60661
 518414243 +EDI: WTRRNBNBANK.COM Nov 23 2019 04:58:00 Target, Attn: Bankruptcy, Po Box 9475,
 Minneapolis, MN 55440-9475
 518414245 +EDI: VERIZONCOMB.COM Nov 23 2019 04:58:00 Verizon Wireless,
 Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550,
 Weldon Spring, MO 63304-2225

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 26

Date Rcvd: Nov 22, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John Sywilok sywilokattorney@sywilok.com, nj26@ecfcbis.com
Michelle Labayen on behalf of Debtor Shamik A. Bernard michelle@labayenlaw.com,
silvia@labayenlaw.com/giovanna@labayenlaw.com
Rebecca Ann Solarz on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5